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FAX COVER LETTER

March 4, 2005

TO: Examiner Michael Cuff
 COMPANY: U.S. Patent and Trademark Office – Art Unit 3627
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FROM: Rudolph P. Hofmann
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 RE: U.S. Patent Application No. 09/470,041
 Attorney Docket No.: 60021-339701

CERTIFICATE OF FACSIMILE TRANSMISSION

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Janet Byrne

March 4, 2005

Date

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Serial No 09/470,041
 In reply to Office Action mailed December 7, 2004
 Page 1 of 9

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

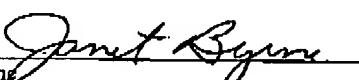
In re the application of:

Ng et al.
 Ser. #: 09/470,041
 Filed: December 22, 1999
 For: INITIATION OF BIDDING IN A
 VIRTUAL TRADE FINANCIAL
 ENVIRONMENT

Examiner: Cuff, Michael A.
 Art Unit: 3627
 Atty. Docket #: 60021-339701
 (AND1P397)

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 Janet Byme

AMENDMENT AND RESPONSE AFTER FINAL

Dear Sir:

This paper is responsive to the Final Office Action dated December 7, 2004 and Advisory Action dated February 9, 2005.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.